



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name FIFTH THIRD BANCORP
City/State CINCINNATI, OH

Bank Holding Company Information

Federal Reserve District: 4
 Consolidated Assets (\$000): 206,899,448
 Peer Group Number: 1 Number in Peer Group: 133
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIFTH THIRD BANCORP
 38 FOUNTAIN SQUARE PLAZA
 CINCINNATI, OH 45263

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	201,708,849	170,193,783	191,804,570	163,124,752	142,928,095
Net income (\$000)	693,756	46,607	1,426,848	2,511,689	2,192,730
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.35	2.67	24	2.93	2.94	45	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35
+ Non-interest income	1.52	1.13	73	1.46	1.12	73	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79
- Overhead expense	2.44	2.28	64	2.77	2.68	60	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
- Provision for credit losses	-0.34	-0.12	20	1.47	0.88	83	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
+ Securities gains (losses)	-0.03	0.01	0	0	0.03	5	0.02	0.02	64	0.01	0.01	61	-0.01	0	22
+ Other tax equivalent adjustments	0	0	16	0	0	45	0	0	17	0	0	72	0	0	76
= Pretax net operating income (tax equivalent)	1.76	1.78	48	0.15	0.64	20	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82
Net operating income	1.38	1.36	51	0.11	0.48	20	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80
Net income	1.38	1.35	52	0.11	0.48	20	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.84	3.18	27	4.04	4.09	44	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37
Interest expense	0.27	0.29	55	0.77	0.85	45	0.45	0.52	48	1	1.08	43	0.80	0.86	52
Net interest income (tax equivalent)	2.57	2.88	26	3.27	3.24	47	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.25	0.16	72	0.43	0.27	78	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82
Earnings coverage of net loan and lease losses (X)	9.96	25.70	39	5.62	17.23	33	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.03	1.49	81	1.99	1.32	87	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80
Allowance for loan and lease losses / Total loans and leases	1.93	1.47	79	1.96	1.30	87	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.70	0.70	58	0.59	0.63	49	0.76	0.71	60	0.61	0.57	60	0.42	0.61	32
30-89 days past due loans and leases / Total loans and leases	0.34	0.33	64	0.41	0.52	41	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52
Liquidity and Funding															
Net noncore funding dependence	-14.85	-0.51	12	8.36	14.37	32	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29
Net short-term noncore funding dependence	-20.39	-6.88	14	0.80	4.94	30	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28
Net loans and leases / Total assets	54.19	60.99	21	63.28	64.23	35	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Capitalization															
Tier 1 leverage ratio	8.61	9.15	37	9.37	9.43	50	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50
Holding company equity capital / Total assets	10.92	10.72	52	11.80	11.64	51	11.29	11.16	53	12.52	12.43	52	11.12	12.22	36
Total equity capital (including minority interest) / Total assets	10.92	10.85	51	11.80	11.80	50	11.29	11.29	50	12.52	12.57	50	11.12	12.27	35
Common equity tier 1 capital / Total risk-weighted assets	10.46	12.57	19	9.37	11.64	13	10.34	12.38	20	9.75	12.17	15	10.24	12.12	22
Net loans and leases / Equity capital (X)	4.96	5.73	35	5.36	5.59	47	4.81	5.58	35	5.18	5.21	53	5.83	5.29	61
Cash dividends / Net income	30.97	23.13	60	456.42	81.34	95	61.96	42.30	78	31.20	33.12	49	26.20	27.31	38
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	11.60	16.49	42	10.45	11.31	59	20.85	16.68	66	15.95	9.26	79	2.73	7	35
Equity capital	3.30	9.13	25	11.32	5.70	78	9	6.99	66	30.48	10.49	86	-0.71	7.89	20
Net loans and leases	-4.43	7.22	17	7.23	9.91	49	1.20	9.07	22	15.82	9.10	80	3.83	7.89	35
Noncore funding	-25.38	-25.09	54	2.39	16.35	30	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11
Parent Company Ratios															
Short-term debt / Equity capital	4.74	0.52	91	9.24	0.88	92	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84
Long-term debt / Equity capital	30.50	11.33	86	28.28	12.46	79	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80
Equity investment in subsidiaries / Equity capital	111.91	102.85	88	111.94	103.91	88	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83
Cash from ops + noncash items + op expense / Op expense + dividends	-71.05	98.58	6	125.81	176.81	41	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,012,425	1,217,483	4,360,795	4,984,567	4,018,830	-16.84	28.14
Income from lease financing receivables.....	24,287	32,734	125,156	132,612	110,850	-25.80	-8.94
Fully taxable income on loans and leases.....	1,028,168	1,236,574	4,442,234	5,052,913	4,071,224	-16.85	27.56
Tax-exempt income on loans and leases.....	8,544	13,643	43,717	64,266	58,456	-37.37	-20.29
Estimated tax benefit on income on loans and leases.....	2,201	3,607	11,323	16,847	15,537	-38.98	-62.28
Income on loans and leases (tax equivalent).....	1,038,913	1,253,824	4,497,274	5,134,026	4,145,217	-17.14	26.30
Investment interest income (tax equivalent).....	261,068	278,129	1,100,391	1,124,985	1,039,084	-6.13	14.82
Interest on balances due from depository institutions.....	8,074	6,895	28,545	40,513	24,390	17.10	312.99
Interest income on other earning assets.....	3,759	5,285	19,798	37,550	42,228	-28.87	-22.37
Total interest income (tax equivalent).....	1,311,814	1,544,133	5,646,008	6,337,074	5,250,919	-15.05	24.14
Interest on time deposits of \$250K or more.....	659	3,039	8,862	12,451	9,504	-78.32	
Interest on time deposits < \$250K.....	8,038	34,094	87,763	182,238	90,507	-76.42	
Interest on foreign office deposits.....	17	842	940	7,309	10,460	-97.98	-96.34
Interest on other deposits.....	12,404	127,712	224,454	690,326	427,653	-90.29	-54.47
Interest on other borrowings and trading liabilities.....	75,228	97,984	345,813	433,243	376,226	-23.22	22.51
Interest on subordinated debt and mandatory convertible securities.....	29,211	32,251	122,161	131,159	128,152	-9.43	16.88
Total interest expense.....	125,557	295,922	789,993	1,456,726	1,042,502	-57.57	-7.20
Net interest income (tax equivalent).....	1,186,257	1,248,211	4,856,015	4,880,348	4,208,417	-4.96	28.74
Non-interest income.....	767,315	620,137	2,695,232	3,431,835	2,778,159	23.73	24.28
Adjusted operating income (tax equivalent).....	1,953,572	1,868,348	7,551,247	8,312,183	6,986,576	4.56	26.95
Overhead expense.....	1,230,802	1,178,888	4,712,374	4,647,128	3,924,855	4.40	25.45
Provision for credit losses.....	-172,800	624,715	1,078,154	467,611	236,801		
Securities gains (losses).....	-15,133	-233	45,550	9,414	-10,263		
Other tax equivalent adjustments.....	-1	0	-1	1	1		
Pretax net operating income (tax equivalent).....	885,620	64,073	1,809,035	3,219,528	2,781,464	1282.20	100.51
Applicable income taxes.....	189,055	13,591	369,580	690,593	572,547	1291.03	73.74
Tax equivalent adjustments.....	2,804	3,863	12,566	17,202	16,004	-27.41	-54.26
Applicable income taxes (tax equivalent).....	191,859	17,454	382,146	707,795	588,551	999.23	66.91
Minority interest.....	5	12	41	44	183	-58.33	-97.25
Net income before discontinued operations, net of minority interest.....	693,756	46,607	1,426,848	2,511,689	2,192,730	1388.52	112.45
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	693,756	46,607	1,426,848	2,511,689	2,192,730	1388.52	112.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	693,761	46,619	1,426,889	2,511,733	2,192,913	1388.15	112.33
Investment securities income (tax equivalent).....	261,068	278,129	1,100,391	1,124,985	1,039,084	-6.13	14.82
US Treasury and agency securities (excluding mortgage-backed securities).....	394	395	1,588	3,917	3,332	-0.25	-96.31
Mortgage-backed securities.....	242,967	255,549	1,019,345	1,032,646	953,588	-4.92	17.41
All other securities.....	17,707	22,185	79,458	88,422	82,164	-20.19	81.66
Cash dividends declared.....	214,883	212,723	884,032	783,712	574,452	1.02	86.61
Common.....	194,861	195,330	780,160	690,846	499,340	-0.24	94.19
Preferred.....	20,022	17,393	103,872	92,866	75,112	15.12	35.26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.60	2.96	24	3.63	3.72	40	2.94	3.27	23	3.88	4	40	3.67	3.87	31
Less: Interest expense	0.25	0.27	54	0.70	0.78	44	0.41	0.48	47	0.89	0.98	42	0.73	0.79	52
Equals: Net interest income (tax equivalent)	2.35	2.67	24	2.93	2.94	45	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35
Plus: Non-interest income	1.52	1.13	73	1.46	1.12	73	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79
Equals: adjusted operating income (tax equivalent)	3.87	3.87	60	4.39	4.12	67	3.94	4.04	47	5.10	4.41	80	4.89	4.46	74
Less: Overhead expense	2.44	2.28	64	2.77	2.68	60	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
Less: Provision for credit losses	-0.34	-0.12	20	1.47	0.88	83	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	-0.03	0.01	0	0	0.03	5	0.02	0.02	64	0.01	0.01	61	-0.01	0	21
Plus: other tax equivalent adjustments	0	0	16	0	0	45	0	0	17	0	0	72	0	0	76
Equals: Pretax net operating income (tax equivalent)	1.76	1.78	48	0.15	0.64	20	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82
Less: Applicable income taxes (tax equivalent)	0.38	0.40	47	0.04	0.16	19	0.20	0.23	41	0.43	0.36	72	0.41	0.33	73
Less: Minority interest	0	0	80	0	0	81	0	0	77	0	0	71	0	0	74
Equals: Net operating income	1.38	1.36	51	0.11	0.48	20	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.38	1.35	52	0.11	0.48	20	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Memo: Net income (last four quarters)	1.04	1.07	47	1.06	0.98	56	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Net income—BHC and noncontrolling (minority) interest	1.38	1.37	51	0.11	0.49	21	0.74	0.83	37	1.54	1.20	87	1.53	1.25	80
Margin Analysis															
Average earning assets / Average assets	91.52	93.08	30	89.84	91.24	33	91.18	92.32	34	89.72	91.05	34	90.65	91.48	37
Average interest-bearing funds / Average assets	58.26	62.97	31	66.19	66.92	49	61.52	64.06	41	64.21	65.57	42	62.53	65.56	35
Interest income (tax equivalent) / Average earning assets	2.84	3.18	27	4.04	4.09	44	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37
Interest expense / Average earning assets	0.27	0.29	55	0.77	0.85	45	0.45	0.52	48	1	1.08	43	0.80	0.86	52
Net interest income (tax equivalent) / Average earning assets	2.57	2.88	26	3.27	3.24	47	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37
Yield or Cost															
Total loans and leases (tax equivalent)	3.65	4.05	30	4.47	4.74	34	3.93	4.27	32	4.76	5.09	31	4.42	4.95	18
Interest-bearing bank balances	0.10	0.10	40	0.67	1.16	19	0.14	0.27	13	1.45	2.04	19	1.30	1.64	25
Federal funds sold and reverse repos	1.89	0.26	95	1.51	1.34	61	5.58	0.68	97	5.40	2.44	92	3.28	2.17	87
Trading assets	0.24	0.39	66	0.52	0.75	64	0.46	0.60	65	1.24	0.99	62	1.26	1.11	57
Total earning assets	2.84	3.15	27	4.03	4.05	47	3.22	3.51	27	4.32	4.36	47	4.04	4.20	40
Investment securities (tax equivalent)	2.99	1.84	96	3.21	2.60	90	3.15	2.25	93	3.29	2.76	86	3.22	2.68	83
US Treasury and agency securities (excluding mortgage-backed securities)	2.12	1.30	85	2.13	2.31	46	2.14	1.75	70	1.54	2.32	10	3.39	2.05	95
Mortgage-backed securities	3.03	1.60	98	3.10	2.49	94	3.19	2.05	99	3.22	2.61	95	3.19	2.50	95
All other securities	2.15	2.93	24	3.19	3.62	43	2.74	3.24	32	4.13	4.06	68	3.93	4.20	60
Interest-bearing deposits	0.08	0.26	14	0.73	0.90	37	0.32	0.53	27	1.03	1.10	46	0.74	0.81	49
Time deposits of \$250K or more	1.10	0.82	74	1.77	1.83	38	1.50	1.42	55	1.42	1.96	12	1.11	1.44	22
Time deposits < \$250K	0.71	0.78	48	1.81	1.69	60	1.32	1.36	47	2.08	1.82	64	1.59	1.29	69
Other domestic deposits	0.05	0.17	13	0.60	0.71	41	0.24	0.36	32	0.90	0.93	51	0.66	0.67	56
Foreign deposits	0.05	0.13	51	0.72	0.79	46	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78
Federal funds purchased and repos	0.06	0.18	25	0.95	1.14	42	0.40	0.62	38	1.94	1.86	53	1.71	1.51	56
Other borrowed funds and trading liabilities	2.16	1.38	77	2.42	1.90	77	2.20	1.50	85	2.91	2.38	79	2.52	2.28	64
All interest-bearing funds	0.43	0.42	61	1.05	1.15	49	0.67	0.74	49	1.39	1.49	47	1.17	1.19	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	767,315	620,137	2,695,232	3,431,835	2,778,159
Fiduciary activities income	92,874	87,090	337,011	315,208	269,370
Service charges on deposit accounts - domestic	147,174	150,761	570,169	582,662	567,194
Trading revenue	97,645	85,659	419,258	289,215	174,743
Investment banking fees and commissions	97,420	70,746	318,393	245,760	231,897
Insurance activities revenue	4,875	8,925	33,967	35,500	34,814
Venture capital revenue	-578	-13,916	74,737	65,060	62,900
Net servicing fees	127,943	-310,867	-306,522	-110,353	129,940
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	176,131	-41,201	21,831	128,001	49,419
Other non-interest income	23,831	582,940	1,226,388	1,880,782	1,257,882
Total overhead expenses	1,230,802	1,178,888	4,712,374	4,647,128	3,924,855
Personnel expense	709,704	652,590	2,608,406	2,435,220	2,137,353
Net occupancy expense	112,155	113,723	480,756	460,967	415,151
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	11,348	13,296	47,858	44,911	4,757
Other operating expenses	397,595	399,279	1,575,354	1,706,030	1,367,594
Fee income on mutual funds and annuities	15,209	15,677	60,205	57,533	56,571
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,819	20,182	19,872	19,869	17,437
Average personnel expense per employee	35.81	32.34	131.26	122.56	122.58
Average assets per employee	10,177.55	8,432.95	9,652	8,210.01	8,196.83

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.98	2.10	53	2.53	2.64	54	2.23	2.02	60	1.68	2.72	45	2.04	3.08	46
Overhead expenses / Net Interest Income + non-interest income	63.09	59.31	69	63.23	63.90	54	62.51	62.28	55	56.02	61.29	30	56.31	60.88	25
Percent of Average Assets															
Total overhead expense	2.44	2.28	64	2.77	2.68	60	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
Personnel expense	1.41	1.28	64	1.53	1.36	70	1.36	1.30	58	1.49	1.41	58	1.50	1.44	54
Net occupancy expense	0.22	0.24	38	0.27	0.27	49	0.25	0.26	48	0.28	0.28	56	0.29	0.28	56
Other operating expenses	0.81	0.73	70	0.97	0.98	62	0.85	0.94	60	1.07	0.97	73	0.96	0.97	62
Overhead less non-interest income	0.92	1.10	30	1.31	1.47	40	1.05	1.25	34	0.75	1.32	15	0.80	1.38	12
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63	58.69	71	63.10	63.38	56	62.41	61.82	58	55.91	60.64	33	56.18	60.37	28
Personnel expense	36.33	33.28	69	34.93	33.17	59	34.54	32.36	62	29.30	32.39	30	30.59	32.51	35
Net occupancy expense	5.74	6.42	36	6.09	6.75	38	6.37	6.58	46	5.55	6.52	30	5.94	6.48	34
Other operating expenses	20.93	18.45	73	22.08	22.88	60	21.50	22.28	62	21.06	21.20	59	19.64	20.90	46
Total non-interest income	39.28	28.42	74	33.19	26.40	71	35.69	28.83	68	41.29	29.23	77	39.76	28.50	78
Fiduciary activities income	4.75	2.15	82	4.66	2.03	83	4.46	2.09	81	3.79	1.97	76	3.86	2.14	78
Service charges on domestic deposit accounts	7.53	3.21	95	8.07	3.92	95	7.55	3.27	96	7.01	3.88	88	8.12	4.15	92
Trading revenue	5	0.97	90	4.58	1.58	83	5.55	1.28	89	3.48	1.18	85	2.50	0.85	86
Investment banking fees and commissions	4.99	2.51	79	3.79	2.81	76	4.22	2.46	80	2.96	3.54	68	3.32	3.42	74
Insurance activities revenue	0.25	0.38	67	0.48	0.40	75	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76
Venture capital revenue	-0.03	0.02	2	-0.74	-0.01	4	0.99	0.01	96	0.78	0.02	95	0.90	0.02	95
Net servicing fees	6.55	0.99	92	-16.64	-0.41	3	-4.06	0.01	1	-1.33	0.28	4	1.86	0.65	85
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	9.02	3.74	86	-2.21	1.88	4	0.29	3.92	22	1.54	1.86	54	0.71	1.61	45
Other non-interest income	1.22	8.65	2	31.20	9.85	91	16.24	9.65	83	22.63	10.04	89	18	9.86	88
Overhead less non-interest income	23.73	29.66	30	29.91	36.23	30	26.71	31.93	31	14.62	31.06	14	16.41	31.46	12
Applicable income taxes / Pretax net operating income (tax equivalent)	21.35	21.04	49	21.21	17.54	66	20.43	18.63	57	21.45	20.56	56	20.58	19.04	60
Applicable income tax + TE / Pretax net operating income + TE	21.66	22.74	35	27.24	22.86	76	21.12	21.18	41	21.98	23.23	39	21.16	21.56	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	41,254,016	39,362,572	40,718,886	38,950,313	33,094,887	4.81	26.62
Commercial and industrial loans	44,605,896	53,078,712	45,052,552	45,717,123	38,231,863	-15.96	18.88
Loans to individuals	19,181,730	17,406,015	18,612,883	16,848,906	13,885,838	10.20	35.61
Loans to depository institutions and acceptances of other banks	38,535	6,269	37,593	11,560	0	514.69	-35.67
Agricultural loans	22,584	11,571	22,274	19,753	36,378	95.18	-59.59
Other loans and leases	9,221,131	9,794,388	9,078,530	9,409,796	10,616,277	-5.85	-8.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	114,323,892	119,659,527	113,522,718	110,957,451	95,865,243	-4.46	21.10
Less: Allowance for loan and lease losses	2,208,136	2,348,004	2,452,886	1,201,640	1,102,979	-5.96	70.58
Net loans and leases	112,115,756	117,311,523	111,069,832	109,755,811	94,762,264	-4.43	20.41
Debt securities that reprice or mature in over 1 year	31,278,934	31,820,240	30,901,135	30,242,075	27,634,880	-1.70	29.14
Mutual funds and equity securities	87,356	86,172	96,985	86,534	88,504	1.37	-11.45
Subtotal	143,482,046	149,217,935	142,067,952	140,084,420	122,485,648	-3.84	22.18
Interest-bearing bank balances	34,186,560	6,318,710	33,398,587	1,950,058	1,824,695	441.04	1822.36
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	5,803,748	6,224,366	6,096,685	5,246,017	4,659,178	-6.76	15.44
Trading assets	2,695,301	3,725,804	2,700,437	1,807,340	1,385,098	-27.66	106.10
Total earning assets	186,167,655	165,486,815	184,263,661	149,087,835	130,354,619	12.50	48.29
Non-interest-bearing cash and due from depository institutions	3,125,954	3,289,200	3,151,048	3,287,779	2,688,643	-4.96	35.97
Premises, fixed assets, and leases	2,262,086	2,238,255	2,273,000	2,220,802	1,603,393	1.06	13.85
Other real estate owned	35,213	52,992	20,809	54,485	37,471	-33.55	-70.40
Investment in unconsolidated subsidiaries	1,607	1,593	1,603	14,143	42,265	0.88	-99.57
Intangible and other assets	15,306,933	14,322,215	14,969,812	14,704,125	11,342,964	6.88	26.48
Total assets	206,899,448	185,391,070	204,679,933	169,369,169	146,069,355	11.60	45.26
Quarterly average assets	201,708,849	170,193,783	201,412,181	168,037,465	145,096,159	18.52	43.30
Average loans and leases (YTD)	113,700,201	112,177,859	114,416,436	107,749,666	93,862,860	1.36	20.86
Memoranda							
Loans held-for-sale	5,468,581	1,622,845	4,741,250	1,399,586	599,975	236.97	581.00
Loans not held-for-sale	108,855,311	118,036,682	108,781,468	109,557,865	95,265,268	-7.78	16.29
Real estate loans secured by 1-4 family	25,624,491	23,749,906	25,186,950	23,568,696	21,869,364	7.89	16.50
Commercial real estate loans	15,550,944	15,523,735	15,465,258	15,298,162	11,146,207	0.18	47.96
Construction and land development	5,495,297	4,846,770	5,222,440	4,809,068	4,502,886	13.38	38.70
Multifamily	1,019,379	1,142,974	1,046,260	1,112,947	548,908	-10.81	209.49
Nonfarm nonresidential	9,036,268	9,533,991	9,196,558	9,376,147	6,094,413	-5.22	45.30
Real estate loans secured by farmland	78,581	87,809	66,678	82,252	74,794	-10.51	25.31
Total investment securities	37,170,038	38,130,778	37,094,805	35,574,626	32,382,562	-2.52	26.65
U.S. Treasury securities	77,177	78,111	77,525	75,311	97,106	-1.20	-1.31
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	26,531	32,521	26,533	32,829	17,810	-18.42	-76.82
Mortgage-backed securities	33,696,198	35,257,122	33,716,968	33,174,193	30,164,500	-4.43	27.38
Asset-backed securities	3,280,794	2,674,852	3,174,785	2,203,759	2,012,840	22.65	132.49
Other debt securities	1,982	2,000	2,009	2,000	1,802	-0.90	-98.17
Mutual funds and equity securities	87,356	86,172	96,985	86,534	88,504	1.37	-11.45
Available-for-sale securities	37,073,944	38,029,613	36,988,782	35,472,842	32,278,118	-2.51	26.59
U.S. Treasury securities	77,177	78,111	77,525	75,311	97,106	-1.20	-1.31
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	17,793	17,528	17,495	17,579	1,870	1.51	-65.90
Mortgage-backed securities	33,696,198	35,257,122	33,716,968	33,174,193	30,164,500	-4.43	27.38
Asset-backed securities	3,280,794	2,674,852	3,174,785	2,203,759	2,012,840	22.65	132.49
Other debt securities	1,982	2,000	2,009	2,000	1,802	-0.90	-98.17
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)	1,631,823	2,217,625	2,530,510	1,061,956	-298,432	-26.42	55.05
Structured notes, fair value	0	0	0	0	0		
Pledged securities	10,108,604	9,935,807	10,441,474	7,514,340	6,439,219	1.74	-3.33

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	13,569,748	9,900,798	12,692,629	9,330,450	7,584,125	37.06	52.46
NOW, ATS and transaction accounts	5,914,230	5,503,211	4,996,422	3,692,787	4,306,327	7.47	-24.64
Time deposits less brokered deposits < \$250K	-902,029	1,871,028	-558,770	2,858,041	2,758,751		
MMDA and other savings accounts	138,541,813	112,178,140	136,478,713	105,186,047	90,151,525	23.50	76.70
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	157,123,762	129,453,177	153,608,994	121,067,325	104,800,728	21.37	60.35
Time deposits of \$250K or more	223,661	629,333	257,761	743,694	638,650	-64.46	
Foreign deposits	112,710	176,902	143,135	220,537	240,351	-36.29	-85.48
Federal funds purchased and repos	871,142	2,219,807	979,213	728,719	2,226,694	-60.76	-5.23
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,501,225	6,116,019	3,682,521	3,002,056	3,390,067	-26.40	-1.12
Other borrowings w/remaining maturity over 1 year	7,746,289	10,888,537	8,649,574	9,457,742	8,522,265	-28.86	-16.26
Brokered deposits < \$250K	5,221,957	4,998,296	5,349,907	5,337,356	3,519,498	4.47	
Noncore funding	18,676,984	25,028,894	19,062,111	19,490,104	18,537,525	-25.38	-4.40
Trading liabilities	1,522,192	1,839,333	1,304,363	718,071	836,101	-17.24	74.48
Subordinated notes and debentures + trust preferred securities	3,033,203	3,224,918	3,154,450	3,052,395	2,784,750	-5.94	-28.48
Other liabilities	3,948,007	3,971,724	4,438,805	3,838,482	2,860,530	-0.60	15.00
Total liabilities	184,304,148	163,518,046	181,568,723	148,166,377	129,819,634	12.71	46.19
Equity Capital							
Perpetual preferred stock (including surplus)	2,116,137	1,769,587	2,116,137	1,769,603	1,331,122	19.58	58.97
Common stock	2,051,042	2,051,042	2,051,042	2,051,042	2,051,042	0.00	0.00
Common surplus	3,591,883	3,596,614	3,635,222	3,598,730	2,871,390	-0.13	33.67
Retained earnings	18,862,816	17,677,256	18,383,883	18,315,160	16,578,417	6.71	50.07
Accumulated other comprehensive income	1,792,149	2,477,108	2,600,571	1,192,002	-111,908	-27.65	162.18
Other equity capital components	-5,818,863	-5,698,758	-5,675,799	-5,723,922	-6,470,542		
Total holding company equity capital	22,595,164	21,872,849	23,111,056	21,202,615	16,249,521	3.30	38.42
Noncontrolling (minority) interest in subsidiaries	136	175	154	177	200	-22.29	-99.57
Total equity capital, including minority interest	22,595,300	21,873,024	23,111,210	21,202,792	16,249,721	3.30	38.15
Total liabilities and capital	206,899,448	185,391,070	204,679,933	169,369,169	146,069,355	11.60	45.26
Memoranda							
Non-interest-bearing deposits	61,651,442	39,729,565	57,989,900	36,275,002	32,479,936	55.18	70.35
Interest-bearing deposits	101,030,648	95,528,143	101,369,897	91,093,910	76,719,291	5.76	51.66
Total deposits	162,682,090	135,257,708	159,359,797	127,368,912	109,199,227	20.28	58.24
Long-term debt that reprices within 1 year	0	879,359	300,104	598,962	848,275	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	23,111,056	21,202,615	21,202,615	16,249,521	16,365,371		
Accounting restatements	0	-471,967	-471,967	10,136	-162,822		
Net income	693,756	46,607	1,426,848	2,511,689	2,192,730		
Net sale of new perpetual preferred stock	0	0	346,550	438,480	0		
Net sale of new common stock	-6,342	23,227	82,487	76,883	64,414		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	180,000	0	0	1,763,025	1,453,340		
Changes incident to business combinations	0	0	0	3,158,732	0		
Less: Dividends declared	214,883	212,723	884,032	783,712	574,452		
Change in other comprehensive income	-808,423	1,285,106	1,408,569	1,303,911	-182,380		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-16	-14	0	0		
Holding company equity capital, ending balance	22,595,164	21,872,849	23,111,056	21,202,615	16,249,521		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	19.94	36.10	16	21.23	38.37	20	19.89	36.22	20	23	37.78	25	22.66	37.19	22
Commercial and industrial loans	21.56	13.88	85	28.63	12.73	95	22.01	13.52	89	26.99	12.02	95	26.17	12.85	92
Loans to individuals	9.27	3.42	85	9.39	3.84	83	9.09	3.40	86	9.95	4.20	81	9.51	4.31	81
Loans to depository institutions and acceptances of other banks	0.02	0.02	85	0	0.03	67	0.02	0.03	82	0.01	0.04	69	0	0.05	28
Agricultural loans	0.01	0.19	33	0.01	0.20	33	0.01	0.19	34	0.01	0.24	37	0.02	0.30	45
Other loans and leases	4.46	4.29	59	5.28	4.96	58	4.44	4.63	58	5.56	5.01	58	7.27	5	68
Net loans and leases	54.19	60.99	21	63.28	64.23	35	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Debt securities over 1 year	15.12	16.70	45	17.16	14.63	62	15.10	15.55	48	17.86	14.60	65	18.92	14.63	73
Mutual funds and equity securities	0.04	0.06	59	0.05	0.05	63	0.05	0.05	62	0.05	0.06	64	0.06	0.06	63
Subtotal	69.35	78.43	17	80.49	80.12	33	69.41	78.16	17	82.71	79.65	39	83.85	79.97	45
Interest-bearing bank balances	16.52	9.08	88	3.41	4.14	49	16.32	7.51	90	1.15	3.06	30	1.25	3.04	35
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.81	1.59	82	3.36	1.72	81	2.98	1.68	81	3.10	1.91	78	3.19	1.96	77
Trading assets	1.30	0.56	87	2.01	1.27	81	1.32	1.01	80	1.07	1.19	77	0.95	1.33	78
Total earning assets	89.98	91.48	31	89.26	89.78	42	90.03	91.05	37	88.03	89.53	30	89.24	89.74	44
Non-interest cash and due from depository institutions	1.51	1	87	1.77	1.12	91	1.54	1.07	89	1.94	1.14	94	1.84	1.21	84
Other real estate owned	0.02	0.02	62	0.03	0.03	59	0.01	0.02	47	0.03	0.03	62	0.03	0.04	51
All other assets	8.51	7.44	65	8.96	9.05	51	8.44	7.82	59	10.03	9.27	63	8.92	8.98	49
Memoranda															
Short-term investments	19.33	11.92	79	6.77	7.73	58	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49
U.S. Treasury securities	0.04	0.98	39	0.04	0.86	41	0.04	0.84	43	0.04	1.03	38	0.07	1.04	44
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.01	1.77	17	0.02	1.44	22	0.01	1.69	20	0.02	1.34	23	0.01	1.62	21
Mortgage-backed securities	16.29	12.38	67	19.02	11.43	87	16.47	11.75	72	19.59	11.44	88	20.65	11.13	90
Asset-backed securities	1.59	0.35	88	1.44	0.27	90	1.55	0.32	89	1.30	0.28	88	1.38	0.33	86
Other debt securities	0	0.46	18	0	0.39	20	0	0.42	21	0	0.39	20	0	0.41	21
Loans held-for-sale	2.64	0.46	93	0.88	0.40	79	2.32	0.52	91	0.83	0.39	78	0.41	0.30	70
Loans held for investment	52.61	61.15	20	63.67	64.43	34	53.15	61.72	20	64.69	63.50	39	65.22	63.93	40
Real estate loans secured by 1-4 family	12.38	11.69	55	12.81	13.18	46	12.31	11.91	52	13.92	13.29	54	14.97	13.46	56
Revolving	2.15	1.51	64	2.92	2.02	68	2.32	1.66	65	3.24	2.07	71	3.98	2.27	75
Closed-end, secured by first liens	10.16	9.76	56	9.77	10.62	47	9.89	9.81	53	10.53	10.69	50	10.85	10.57	52
Closed-end, secured by junior liens	0.08	0.21	35	0.12	0.28	38	0.09	0.22	36	0.15	0.28	42	0.14	0.31	38
Commercial real estate loans	7.52	22.27	15	8.37	23.11	20	7.56	22.22	17	9.03	22.23	23	7.63	21.58	20
Construction and land development	2.66	3.32	46	2.61	3.46	46	2.55	3.40	44	2.84	3.44	50	3.08	3.51	50
Multifamily	0.49	3.21	11	0.62	3.23	16	0.51	3.12	12	0.66	3.01	17	0.38	2.72	15
Nonfarm nonresidential	4.37	14.77	15	5.14	15.32	20	4.49	14.72	18	5.54	14.69	23	4.17	14.44	19
Real estate loans secured by farmland	0.04	0.33	42	0.05	0.35	43	0.03	0.33	38	0.05	0.36	43	0.05	0.41	44

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	36.09	57.91	17	32.90	57.83	17	35.87	57.15	19	35.10	57.46	20	34.52	56.49	18
Real estate loans secured by 1-4 family	22.41	19.43	59	19.85	20.44	46	22.19	19.43	59	21.24	20.75	50	22.81	21.10	56
Revolving	3.88	2.45	68	4.52	3.09	68	4.19	2.64	72	4.95	3.15	73	6.07	3.50	79
Closed-end	18.53	16.76	60	15.32	17.13	42	18	16.59	58	16.29	17.39	45	16.74	17.39	47
Commercial real estate loans	13.60	35.36	14	12.97	34.31	18	13.62	34.63	17	13.79	33.52	19	11.63	32.14	14
Construction and land development	4.81	5.29	48	4.05	5.12	46	4.60	5.26	50	4.33	5.09	49	4.70	5.20	52
1-4 family	0.43	1.05	41	0.47	0.98	45	0.35	0.93	37	0.48	0.94	46	0.55	1.02	45
Other	4.38	4.21	55	3.58	4	50	4.25	4.19	55	3.86	4.02	54	4.15	4.05	56
Multifamily	0.89	5.08	10	0.96	4.90	13	0.92	4.96	12	1	4.69	14	0.57	4.10	10
Nonfarm nonresidential	7.90	23.47	13	7.97	22.69	19	8.10	22.93	17	8.45	22.15	18	6.36	21.40	15
Owner-occupied	4.51	7.93	29	4.32	7.70	32	4.44	7.68	31	4.56	7.72	34	3.77	8.03	30
Other	3.40	15.25	7	3.64	14.76	9	3.66	14.95	8	3.89	14.34	10	2.59	13.38	10
Real estate loans secured by farmland	0.07	0.56	42	0.07	0.53	44	0.06	0.54	42	0.07	0.55	43	0.08	0.63	46
Loans to depository institutions and acceptances of other banks	0.03	0.03	83	0.01	0.08	66	0.03	0.06	79	0.01	0.11	68	0	0.12	28
Commercial and industrial loans	39.02	23.16	89	44.36	20.31	95	39.69	22.17	91	41.20	19.53	92	39.88	20.32	90
Loans to individuals	16.78	6.02	84	14.55	6.48	81	16.40	6.13	84	15.19	7.13	80	14.48	7.36	79
Credit card loans	1.58	0.50	88	2.02	0.71	87	1.77	0.65	86	2.28	0.81	87	2.58	1.02	87
Agricultural loans	0.02	0.33	35	0.01	0.31	31	0.02	0.32	36	0.02	0.37	38	0.04	0.46	43
Other loans and leases	8.07	8.05	62	8.19	9.38	57	8	9.09	60	8.48	9.85	55	11.07	9.66	64
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	220.82	382.51	18	226.79	401.07	21	218.71	381.27	21	231.60	391.26	25	221.11	379.80	25
Real estate loans secured by 1-4 family	137.16	124.29	58	136.84	138.65	49	135.29	125.03	53	140.14	138.18	52	146.11	137.84	54
Revolving	23.76	16.14	67	31.19	21.22	69	25.54	17.42	67	32.66	21.26	68	38.88	23.33	72
Closed-end	113.40	106.79	57	105.65	115.78	46	109.75	106.14	54	107.48	115.20	47	107.23	112.79	51
Commercial real estate loans	83.24	237.40	17	89.44	240.54	21	83.07	234.65	20	90.96	229.44	22	74.47	219.72	20
Construction and land development	29.41	35.26	44	27.93	35.93	44	28.05	35.62	44	28.59	34.95	49	30.08	35.36	50
1-4 family	2.61	6.84	39	3.27	6.92	45	2.13	6.34	38	3.16	6.61	44	3.53	7.04	44
Other	26.80	28.01	49	24.65	27.85	47	25.92	28.16	50	25.44	27.32	51	26.56	27.26	50
Multifamily	5.46	34.02	13	6.59	33.54	14	5.62	32.74	12	6.62	31.04	16	3.67	27.85	11
Nonfarm nonresidential	48.37	157.71	15	54.93	159.79	19	49.40	155.06	17	55.75	152.10	20	40.72	147.22	18
Owner-occupied	27.57	52.99	28	29.81	54.16	30	27.05	52.37	28	30.08	53.07	33	24.12	54.89	29
Other	20.80	102.29	11	25.13	103.49	16	22.35	100.54	14	25.67	97.41	17	16.60	91.80	14
Real estate loans secured by farmland	0.42	3.50	41	0.51	3.48	42	0.36	3.44	39	0.49	3.60	42	0.50	4.02	44
Loans to depository institutions and acceptances of other banks	0.21	0.18	84	0.04	0.38	68	0.20	0.28	83	0.07	0.44	69	0	0.54	28
Commercial and industrial loans	238.76	145.22	87	305.82	132.09	96	241.99	139.91	91	271.84	122.02	95	255.44	128.82	93
Loans to individuals	102.67	35.91	86	100.29	40.80	84	99.97	37.47	86	100.18	43.51	80	92.77	42.67	82
Credit card loans	9.69	2.59	87	13.93	3.94	87	10.77	3.30	87	15.05	4.34	87	16.50	5.31	88
Agricultural loans	0.12	1.94	35	0.07	1.90	33	0.12	1.88	35	0.12	2.18	37	0.24	2.72	44
Other loans and leases	49.36	47.52	61	56.43	54.71	60	48.76	49.54	60	55.95	52.44	60	70.93	51.79	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	10.87	27.81	11	10.46	27.16	14	10.90	27.32	12	10.90	26.45	15	9.62	24.79	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	66.51	185.94	15	72.14	188.67	19	66.44	183.76	17	71.93	178.57	22	61.64	167.93	19
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	94.08	243.39	16	101.94	248.20	21	93.49	240.85	18	102.01	236.10	22	85.76	225.98	21

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.33	11.92	79	6.77	7.73	58	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49
Liquid assets	34.02	27.16	73	24.46	22.73	67	33.93	26.22	79	21.80	22.44	60	24.76	22.72	68
Investment securities	17.97	18.78	50	20.57	16.91	69	18.12	17.85	54	21	16.99	71	22.17	17.27	75
Net loans and leases	54.19	60.99	21	63.28	64.23	35	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Net loans, leases and standby letters of credit	55.09	61.79	25	64.46	65.22	35	55.23	62.48	21	66.07	64.84	41	66.26	65.07	36
Core deposits	75.94	73.69	44	69.83	64.18	57	75.05	70.67	49	71.48	63.09	64	71.75	62.13	65
Noncore funding	9.03	11.95	47	13.50	19.78	36	9.31	14.13	42	11.51	19.36	30	12.69	21.34	31
Time deposits of \$250K or more	0.11	1.96	3	0.34	2.95	5	0.13	2.11	5	0.44	2.94	7	0.44	2.89	9
Foreign deposits	0.05	0.34	81	0.10	0.43	79	0.07	0.36	79	0.13	0.43	80	0.16	0.47	80
Federal funds purchased and repos	0.42	1.22	41	1.20	1.77	52	0.48	1.47	41	0.43	1.94	34	1.52	1.97	58
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.42	0.60	53	1.20	0.97	62	0.48	0.54	54	0.43	0.48	53	1.52	0.54	73
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.18	1.11	74	3.30	3.69	48	1.80	1.24	70	1.77	3.01	38	2.32	3.67	42
Earning assets that reprice within 1 year	48.56	38.67	76	47.95	39.59	75	50.23	39.38	78	45.16	39.29	67	46.74	40.29	73
Interest-bearing liabilities that reprice within 1 year	3.85	7.73	26	3.59	10.23	11	4.30	8.20	29	4.64	10.19	16	2.70	10.01	10
Long-term debt that reprices within 1 year	0	0.28	30	0.47	0.79	66	0.15	0.47	60	0.35	0.96	59	0.58	1.34	61
Net assets that reprice within 1 year	44.71	29.49	85	43.88	27.26	88	45.78	29.11	86	40.17	26.63	85	43.46	27.38	85
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.85	-0.51	12	8.36	14.37	32	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29
Net short-term noncore funding dependence	-20.39	-6.88	14	0.80	4.94	30	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28
Short-term investment / Short-term noncore funding	372.55	246.74	77	91.29	77.70	67	388.68	184.19	86	75.44	77.77	61	68.02	66.46	67
Liquid assets - short-term noncore funding / Nonliquid assets	43.69	30.67	73	22.58	16.50	70	43.85	28.18	80	20.68	16.97	65	24.23	16.04	75
Net loans and leases / Total deposits	68.92	76.22	28	86.73	88.34	41	69.70	79.43	25	86.17	90.31	38	86.78	90.08	39
Net loans and leases / Core deposits	71.36	83.77	29	90.62	101.46	30	72.31	88.34	21	90.66	103.93	32	90.42	105	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.62	25	0	1.57	11	0	1.57	7	0	0.72	11	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	9.57	1.31	97	14.21	3.85	97	15.06	4.31	96	6.80	1.36	97	-2.15	-1.98	46
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0.02	12.84	29	0.04	12.92	28	0.02	11.38	31	0.04	12.67	29	0.05	16.19	26
Available-for-sale securities	99.74	85.49	76	99.73	85.17	80	99.71	87.23	77	99.71	85.40	83	99.68	81.88	84
U.S. Treasury securities	0.21	5.10	39	0.20	5.04	38	0.21	4.72	42	0.21	6.15	34	0.30	6.99	41
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.07	9.71	17	0.09	8.69	21	0.07	9.83	20	0.09	7.75	21	0.05	9.16	19
Mortgage-backed securities	90.65	66.67	85	92.46	68.40	83	90.89	66.64	82	93.25	67.43	88	93.15	65.45	88
Asset-backed securities	8.83	1.97	88	7.01	1.67	86	8.56	1.91	89	6.19	1.66	84	6.22	2.05	83
Other debt securities	0.01	3.05	19	0.01	2.67	20	0.01	3.01	21	0.01	2.94	20	0.01	2.79	20
Mutual funds and equity securities	0.24	0.36	61	0.23	0.35	60	0.26	0.35	64	0.24	0.40	57	0.27	0.42	55
Debt securities 1 year or less	15.61	9.29	80	16.32	10.98	73	16.44	10.55	79	14.75	11.86	68	14.39	11.91	71
Debt securities 1 to 5 years	26.52	16.09	77	2.91	17.72	19	29.20	17.03	77	1.99	17.94	15	0.84	19.18	6
Debt securities over 5 years	57.63	72.48	22	80.54	67.50	60	54.10	69.86	21	83.02	66.02	66	84.49	64.73	77
Pledged securities	27.20	33.48	40	26.06	36.65	37	28.15	35.67	40	21.12	30.57	43	19.88	33.30	38
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	218.82	156.41	74	38.81	53.90	57	448.84	183.32	86	10.98	26.69	49	-28.15	6.77	11
Investment securities	-2.52	31.91	12	10.21	9.51	60	4.27	23.62	25	9.86	11.75	58	3.69	9.42	49
Core deposits	21.37	29.18	26	11.68	12	63	26.88	26.88	57	15.52	11.23	71	7.55	7.29	60
Noncore funding	-25.38	-25.09	54	2.39	16.35	30	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11

BHC Name _____

City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			74,581,676	75,793,142	70,447,044
Commit: Secured commercial real estate loans	4,073,756	4,176,381	4,282,041	4,340,017	4,191,939
Commit: Unsecured real estate loans	1,291,873	1,649,597	1,370,272	1,119,316	776,320
Credit card lines (reported semiannually, June/Dec)			11,299,606	15,748,031	16,958,497
Securities underwriting	135,648	3,195	0	27,834	0
Standby letters of credit	1,865,055	2,191,165	1,978,599	2,146,881	2,025,801
Commercial and similar letters of credit	12,287	4,922	13,680	4,295	18,664
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,464,640	3,693,132	3,396,306	3,943,656	4,002,526
Credit derivatives - notional amount (holding company as beneficiary)	1,509,738	1,395,187	1,465,938	1,365,147	703,816
Credit derivative contracts w/ purchased credit protection-investment grade	1,681,068	1,882,156	1,527,442	1,861,483	1,998,183
Credit derivative contracts w/ purchased credit protection-noninvest grade	1,783,572	1,810,976	1,868,863	2,082,173	2,004,343
Derivative Contracts					
Interest rate futures and forward contracts	7,026,692	4,176,603	2,920,157	2,950,654	1,043,542
Written options contracts (interest rate)	10,875,260	9,362,343	10,381,110	8,508,425	5,539,703
Purchased options contracts (interest rate)	18,348,904	16,167,162	17,208,103	15,919,949	12,605,441
Interest rate swaps	81,854,922	68,630,881	82,870,063	65,986,363	57,672,162
Futures and forward foreign exchange	3,761,154	4,352,427	4,352,095	4,882,815	5,281,008
Written options contracts (foreign exchange)	1,731,785	632,013	1,098,567	599,693	855,961
Purchased options contracts (foreign exchange)	1,778,799	641,071	1,100,367	604,885	878,639
Foreign exchange rate swaps	8,967,403	8,311,342	8,333,309	7,887,716	5,841,397
Commodity and other futures and forward contracts	1,359,754	1,062,942	1,068,975	1,016,352	971,729
Written options contracts (commodity and other)	1,130,714	1,276,636	1,041,188	1,419,855	910,821
Purchased options contracts (commodity and other)	1,130,658	1,276,193	1,041,332	1,421,382	923,761
Commodity and other swaps	8,292,223	7,247,837	7,998,833	7,749,971	5,878,562

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							36.44	22.01	85	44.75	23.52	90	48.23	24.05	92
Standby letters of credit	0.90	0.67	74	1.18	0.78	77	0.97	0.71	73	1.27	0.84	76	1.39	0.92	77
Commercial and similar letters of credit	0.01	0.02	55	0	0.02	48	0.01	0.02	56	0	0.02	47	0.01	0.02	57
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.67	0.28	92	1.99	0.41	91	1.66	0.35	92	2.33	0.42	92	2.74	0.52	93
Credit derivatives - notional amount (holding company as beneficiary)	0.73	0.18	88	0.75	0.33	87	0.72	0.30	85	0.81	0.52	87	0.48	0.75	83
Credit derivative contracts w/ purchased credit protection-investment grade	0.81	0.17	86	1.02	0.23	87	0.75	0.25	84	1.10	0.30	88	1.37	0.52	90
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.86	0.16	88	0.98	0.38	88	0.91	0.30	88	1.23	0.45	88	1.37	0.69	88
Derivative contracts	70.69	42.67	84	66.42	54.47	78	68.02	48.62	82	70.23	68.47	77	67.37	65.81	79
Interest rate contracts	57.08	30.32	85	53.04	40.32	77	55.39	34.36	81	55.13	47.31	77	52.62	43.84	78
Interest rate futures and forward contracts	3.40	4.59	79	2.25	11.14	67	1.43	6.21	62	1.74	10.67	69	0.71	11.40	62
Written options contracts (interest rate)	5.26	2	89	5.05	2.54	86	5.07	2.18	87	5.02	2.47	87	3.79	2.16	84
Purchased options contracts (interest rate)	8.87	1.45	91	8.72	1.56	90	8.41	1.46	90	9.40	2.65	86	8.63	2.32	89
Interest rate swaps	39.56	20.33	84	37.02	23.70	79	40.49	20.83	83	38.96	28.86	80	39.48	26.74	83
Foreign exchange contracts	7.85	6.19	88	7.52	6.58	86	7.08	6.01	86	8.25	10.12	86	8.80	10.92	89
Futures and forward foreign exchange contracts	1.82	3.83	79	2.35	4.16	83	1.93	3.47	79	2.88	5.23	82	3.62	5.22	84
Written options contracts (foreign exchange)	0.84	0.03	94	0.34	0.05	90	0.54	0.03	93	0.35	0.05	89	0.59	0.14	92
Purchased options contracts (foreign exchange)	0.86	0.04	94	0.35	0.05	90	0.54	0.04	93	0.36	0.08	89	0.60	0.13	93
Foreign exchange rate swaps	4.33	0.71	91	4.48	0.85	91	4.07	0.77	91	4.66	2.03	90	4	2.17	90
Equity, commodity, and other derivative contracts	5.76	0.80	90	5.86	1.75	89	5.55	1.86	89	6.85	3.32	86	5.95	4.08	86
Commodity and other futures and forward contracts	0.66	0.06	91	0.57	0.13	88	0.62	0.14	89	0.60	0.19	88	0.67	0.25	89
Written options contracts (commodity and other)	0.55	0.27	88	0.69	0.51	86	0.51	0.52	86	0.84	0.98	84	0.62	1.48	84
Purchased options contracts (commodity and other)	0.55	0.18	88	0.69	0.42	87	0.51	0.37	86	0.84	0.94	86	0.63	1.29	85
Commodity and other swaps	4.01	0.27	93	3.91	0.31	92	3.91	0.32	93	4.58	0.38	92	4.02	0.40	94
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							65.18	42.82	80	70.34	45.53	79	75.05	44.93	80

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	146,258,268	123,137,450	139,216,099	118,948,060	98,402,726
Interest rate contracts	118,105,778	98,336,989	113,379,433	93,365,391	76,860,848
Foreign exchange contracts	16,239,141	13,936,853	14,486,338	13,975,109	12,857,005
Equity, commodity, and other contracts	11,913,349	10,863,608	11,350,328	11,607,560	8,684,873
Derivatives Position					
Futures and forwards	12,147,600	9,591,972	8,143,227	8,849,821	7,296,279
Written options	13,737,759	11,270,992	12,520,865	10,527,973	7,306,485
Exchange-traded	46,708	53,429	33,593	68,760	27,101
Over-the-counter	13,691,051	11,217,563	12,487,272	10,459,213	7,279,384
Purchased options	21,258,361	18,084,426	19,349,802	17,946,216	14,407,841
Exchange-traded	140,393	142,808	94,887	110,430	58,300
Over-the-counter	21,117,968	17,941,618	19,254,915	17,835,786	14,349,541
Swaps	99,114,548	84,190,060	99,202,205	81,624,050	69,392,121
Held for trading	102,198,373	96,497,649	98,428,007	92,760,762	70,803,524
Interest rate contracts	77,519,069	74,351,576	76,179,354	70,260,376	51,435,305
Foreign exchange contracts	16,239,141	13,936,853	14,486,338	13,975,109	12,857,005
Equity, commodity, and other contracts	8,440,163	8,209,220	7,762,315	8,525,277	6,511,214
Non-traded	44,059,895	26,639,801	40,788,092	26,187,298	27,599,202
Interest rate contracts	40,586,709	23,985,413	37,200,079	23,105,015	25,425,543
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	3,473,186	2,654,388	3,588,013	3,082,283	2,173,659
Derivative contracts (excluding futures and FX 14 days or less)	132,505,576	113,112,310	130,365,231	109,617,347	93,071,191
One year or less	38,322,490	27,760,997	33,887,339	24,085,320	22,192,430
Over 1 year to 5 years	77,184,406	65,055,259	79,400,094	63,323,996	48,038,029
Over 5 years	16,998,680	20,296,054	17,077,798	22,208,031	22,840,732
Gross negative fair value (absolute value)	1,219,162	1,856,564	1,063,564	732,200	865,548
Gross positive fair value	2,516,840	4,100,096	2,918,821	1,672,349	1,113,619
Held for trading	1,730,791	2,912,309	1,923,587	1,032,393	726,966
Non-traded	786,049	1,187,787	995,234	639,956	386,653
Current credit exposure on risk-based capital derivative contracts	2,458,719	3,767,266	2,840,872	1,619,912	1,020,986
Credit losses on derivative contracts	0	0	789	-513	72
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	80.75	94.52	15	79.86	94.85	14	81.44	94.10	16	78.49	93.44	18	78.11	92.91	13
Foreign exchange contracts	11.10	3.16	85	11.32	3.08	85	10.41	3.49	85	11.75	3.20	85	13.07	3.39	84
Equity, commodity, and other contracts	8.15	1.04	92	8.82	1.10	93	8.15	1.17	91	9.76	1.64	90	8.83	1.93	87
Futures and forwards															
Futures and forwards	8.31	12.82	55	7.79	13.53	47	5.85	14.05	45	7.44	13.49	52	7.41	12.78	53
Written options															
Written options	9.39	8.11	66	9.15	7.86	64	8.99	8.18	65	8.85	5.91	73	7.43	6.60	65
Exchange-traded															
Exchange-traded	0.03	0.10	86	0.04	0.11	86	0.02	0.14	82	0.06	0.15	85	0.03	0.23	80
Over-the-counter															
Over-the-counter	9.36	7.80	68	9.11	7.35	67	8.97	7.73	68	8.79	5.10	77	7.40	5.49	70
Purchased options															
Purchased options	14.53	3.58	87	14.69	3.47	87	13.90	3.42	88	15.09	4.42	83	14.64	4.19	87
Exchange-traded															
Exchange-traded	0.10	0.11	85	0.12	0.19	83	0.07	0.15	81	0.09	0.28	80	0.06	0.32	79
Over-the-counter															
Over-the-counter	14.44	3.15	89	14.57	2.77	90	13.83	2.86	90	14.99	3.35	87	14.58	3.20	90
Swaps															
Swaps	67.77	69.64	41	68.37	69.06	40	71.26	68.76	44	68.62	69.75	41	70.52	70.34	42
Held for trading															
Held for trading	69.88	42.14	57	78.37	45.49	69	70.70	43.53	57	77.98	44.16	66	71.95	46.31	55
Interest rate contracts															
Interest rate contracts	53	36.29	54	60.38	38.85	56	54.72	36.62	55	59.07	37.24	58	52.27	38.40	54
Foreign exchange contracts															
Foreign exchange contracts	11.10	1.47	90	11.32	1.52	90	10.41	1.60	90	11.75	1.60	90	13.07	1.85	89
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	5.77	0.51	92	6.67	0.72	92	5.58	0.68	89	7.17	0.83	93	6.62	1.14	88
Non-traded															
Non-traded	30.12	57.86	42	21.63	54.51	30	29.30	56.47	42	22.02	55.84	33	28.05	53.69	44
Interest rate contracts															
Interest rate contracts	27.75	54.11	38	19.48	52.13	31	26.72	53.82	40	19.42	52.22	32	25.84	50.60	43
Foreign exchange contracts															
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	2.37	0.12	93	2.16	0.08	95	2.58	0.10	94	2.59	0.13	94	2.21	0.16	93
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	90.60	90.92	32	91.86	91.11	40	93.64	91.48	40	92.16	93.86	29	94.58	94.47	37
One year or less															
One year or less	26.20	26.80	58	22.54	31.34	53	24.34	32.05	52	20.25	32.17	50	22.55	32.51	53
Over 1 year to 5 years															
Over 1 year to 5 years	52.77	28.69	87	52.83	27.94	87	57.03	27.06	92	53.24	30.45	82	48.82	31.16	82
Over 5 years															
Over 5 years	11.62	30.03	31	16.48	31.18	36	12.27	29.56	31	18.67	28.09	41	23.21	28.71	47
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.83	1.21	40	1.51	1.98	52	0.76	1.55	39	0.62	0.83	46	0.88	0.72	64
Gross positive fair value															
Gross positive fair value	1.72	1.70	50	3.33	2.69	60	2.10	2.23	51	1.41	1.19	61	1.13	0.85	76
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.07	0.05	82	0.12	0.11	78	0.06	0.07	71	0.05	0.06	78	0.06	0.06	84
Gross positive fair value (X)															
Gross positive fair value (X)	0.15	0.07	88	0.26	0.13	87	0.17	0.09	86	0.11	0.07	87	0.08	0.06	85
Held for trading (X)															
Held for trading (X)	0.10	0.05	86	0.19	0.10	84	0.11	0.07	78	0.07	0.06	81	0.05	0.05	81
Non-traded (X)															
Non-traded (X)	0.05	0.01	88	0.08	0.02	91	0.06	0.02	89	0.04	0.01	91	0.03	0.01	91
Current credit exposure (X)															
Current credit exposure (X)	0.14	0.05	90	0.24	0.09	87	0.17	0.06	87	0.10	0.05	83	0.07	0.04	84
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	89	0	0	0	0	0	92
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	1.72	0.61	89	2.55	1.16	83	2	0.85	85	1.14	0.73	83	0.83	0.53	83

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	2,452,886	1,201,640	1,201,640	1,102,979	1,195,797
Gross losses	108,845	159,346	611,081	510,206	449,654
Write-downs, transfers to loans held-for-sale	0	0	0	0	2,113
Recoveries	37,626	37,526	140,273	141,263	120,640
Net losses	71,219	121,820	470,808	368,943	329,014
Provision for loan and lease losses	-173,506	624,715	1,078,154	467,611	236,801
Adjustments	-25	643,469	643,900	-7	-605
Ending balance	2,208,136	2,348,004	2,452,886	1,201,640	1,102,979
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.34	-0.11	14	1.47	0.87	83	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
Provision for loan and lease losses / Average loans and leases	-0.61	-0.20	16	2.23	1.41	78	0.94	0.82	64	0.43	0.24	81	0.25	0.24	68
Provision for loan and lease losses / Net loan and lease losses	-243.62	-168.35	28	512.82	730.69	54	229	487.86	27	126.74	130.58	57	71.97	134.68	19
Allowance for loan and lease losses / Total loans and leases not held for sale	2.03	1.49	81	1.99	1.32	87	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80
Allowance for loan and lease losses / Total loans and leases	1.93	1.47	79	1.96	1.30	87	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81
Allowance for loan and lease losses / Net loans and leases (X)	7.75	18.09	41	4.82	10.10	42	5.21	11.58	34	3.26	8.03	36	3.35	7.54	30
Allowance for loan and lease losses / Nonaccrual assets	289.66	291.29	62	362.21	310.68	75	291.83	299.17	63	191.78	218.72	63	303.24	214.03	78
ALLL / 90+ days past due + nonaccrual loans and leases	173.35	246.27	36	219.75	221.69	57	185.11	244.34	42	118.06	151.73	46	169.28	160.51	66
Gross loan and lease losses / Average loans and leases	0.38	0.24	76	0.57	0.34	79	0.53	0.34	79	0.47	0.28	80	0.48	0.30	84
Recoveries / Average loans and leases	0.13	0.08	76	0.13	0.07	83	0.12	0.07	82	0.13	0.08	83	0.13	0.09	75
Net losses / Average loans and leases	0.25	0.16	72	0.43	0.27	78	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	84
Recoveries / Prior year-end losses	6.16	7.39	49	7.36	8.09	56	27.49	33.98	44	31.42	36.22	52	31.62	41.30	45
Earnings coverage of net loan and lease losses (X)	9.96	25.70	39	5.62	17.23	33	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32
Net Loan and Lease Losses By Type															
Real estate loans	0.07	0.03	77	0.05	0.01	86	0.14	0.04	85	0.05	0.01	85	0.06	0.02	80
Real estate loans secured by 1-4 family	0.01	-0.01	75	0.06	0.01	79	0.03	0.01	72	0.08	0.01	92	0.08	0.01	90
Revolving	0.04	-0.03	79	0.19	0	88	0.09	0.01	81	0.26	0.02	93	0.16	0.03	87
Closed-end	0.01	-0.01	76	0.02	0.01	69	0.01	0	69	0.03	0	79	0.05	0.01	85
Commercial real estate loans	0.18	0.05	83	0.04	0.01	85	0.33	0.07	91	0.01	0.01	60	0.02	0.01	69
Construction and land development	0	0	75	0	-0.01	44	0	0	37	0.01	-0.01	81	-0.02	-0.03	38
1-4 family	0	0	92	0	0	20	0	0	86	0.01	0	91	0	-0.01	37
Other	0	0	34	0	-0.01	44	-0.01	0	30	0	-0.01	79	-0.02	-0.02	36
Multifamily	0	0	16	0	0	13	0.05	0	96	-0.01	0	13	-0.02	0	17
Nonfarm nonresidential	0.30	0.07	86	0.07	0.02	86	0.56	0.11	92	0.01	0.02	54	0.05	0.02	76
Owner-occupied	0.31	0.01	97	0	0.01	63	0.10	0.02	88	0.02	0.01	81	0.04	0.01	83
Other	-0.01	0.06	13	0.07	0.01	90	0.46	0.08	90	-0.01	0.01	14	0.02	0.01	73
Real estate loans secured by farmland	-0.10	0	6	0	0.01	51	0	0.02	15	-0.07	0.01	4	-0.86	0	3
Commercial and industrial loans	0.19	0.20	58	0.41	0.48	58	0.46	0.47	57	0.23	0.37	42	0.35	0.31	62
Loans to individuals	0.88	1.06	55	1.43	1.43	59	1.06	1.13	63	1.43	1.17	67	1.29	1.16	62
Credit card loans	5.63	2.41	90	6.04	3.52	84	6.26	2.92	90	5.28	3.11	86	4.09	2.92	78
Agricultural loans	0	0.02	50	20.22	0.11	97	2.62	0.19	94	-3.15	0.08	3	-0.35	0.15	4
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.09	57	-0.01	0.15	11	0.08	0.15	58	0.03	0.15	45	0	0.14	13

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	392,256	487,969	459,504	458,031	387,949
90+ days past due loans and leases	511,437	420,262	484,602	391,228	287,839
Nonaccrual loans and leases	762,333	648,238	840,507	626,568	363,734
Total past due and nonaccrual loans and leases	1,666,026	1,556,469	1,784,613	1,475,827	1,039,522
Restructured 30-89 days past due	30,156	45,390	41,318	59,665	68,205
Restructured 90+ days past due	108,240	142,813	102,602	134,652	120,405
Restructured nonaccrual	416,916	373,857	429,162	387,529	214,633
Total restructured loans and leases	555,312	562,060	573,082	581,846	403,243
30-89 days past due loans held for sale	14,243	0	13,057	160	0
90+ days past due loans held for sale	101,111	0	62,226	0	0
Nonaccrual loans held for sale	21,380	856	6,223	6,873	15,820
Total past due and nonaccrual loans held for sale	136,734	856	81,506	7,033	15,820
Restructured loans and leases in compliance	708,462	848,728	744,498	793,920	832,138
Other real estate owned	35,213	52,992	20,809	54,485	37,471
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.34	0.33	64	0.41	0.52	41	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52
90+ days past due loans and leases	0.45	0.11	88	0.35	0.12	83	0.43	0.12	86	0.35	0.15	84	0.30	0.17	78
Nonaccrual loans and leases	0.67	0.65	60	0.54	0.57	51	0.74	0.66	62	0.56	0.51	61	0.38	0.54	36
90+ days past due and nonaccrual loans and leases	1.11	0.82	79	0.89	0.75	65	1.17	0.85	78	0.92	0.71	71	0.68	0.75	53
30-89 days past due restructured	0.03	0.01	85	0.04	0.01	82	0.04	0.01	84	0.05	0.01	86	0.07	0.02	87
90+ days past due restructured	0.09	0	94	0.12	0.01	93	0.09	0.01	93	0.12	0.01	94	0.13	0.01	94
Nonaccrual restructured	0.36	0.13	88	0.31	0.14	87	0.38	0.13	91	0.35	0.14	89	0.22	0.16	72
30-89 days past due loans held for sale	0.01	0	94	0	0	40	0.01	0	93	0	0	78	0	0	37
90+ days past due loans held for sale	0.09	0	96	0	0	43	0.05	0	94	0	0	42	0	0	43
Nonaccrual loans held for sale	0.02	0	85	0	0	81	0.01	0.01	81	0.01	0	86	0.02	0	88
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.34	0.33	64	0.41	0.52	41	0.40	0.40	62	0.41	0.43	56	0.40	0.44	52
90+ days past due assets	0.45	0.11	88	0.35	0.12	83	0.43	0.12	86	0.35	0.15	84	0.30	0.18	78
Nonaccrual assets	0.67	0.66	59	0.54	0.58	51	0.74	0.67	62	0.56	0.53	61	0.38	0.57	35
30+ days past due and nonaccrual assets	1.46	1.18	73	1.30	1.32	59	1.57	1.29	72	1.33	1.19	67	1.08	1.26	51
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.62	0.50	72	0.58	0.48	70	0.65	0.52	72	0.60	0.44	74	0.45	0.48	52
90+ days past due and nonaccrual assets + other real estate owned	0.63	0.53	71	0.60	0.51	66	0.66	0.55	70	0.63	0.48	73	0.47	0.52	48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.79	0.58	77	0.94	0.57	85	0.85	0.60	77	0.99	0.53	89	0.97	0.60	84
Allowance for loan and lease losses	74.47	69.27	63	74.03	74.58	57	71.33	66.66	63	138.92	115.41	71	128.92	118.28	63
Equity capital + allowance for loan and lease losses	6.63	5.03	76	7.18	4.68	81	6.84	4.97	76	7.45	4.28	84	8.19	4.79	84
Tier 1 capital + allowance for loan and lease losses	8.54	5.96	77	9.68	5.89	87	9.09	6.05	79	9.93	5.65	88	9.50	6.16	80
Loans and leases + other real estate owned	1.44	0.97	81	1.45	0.91	87	1.54	0.97	84	1.50	0.85	88	1.48	0.96	84

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.38	0.31	72	0.45	0.48	54	0.49	0.39	67	0.44	0.38	67	0.56	0.42	74
90+ days past due	1.14	0.13	91	0.87	0.12	89	0.99	0.16	89	0.84	0.16	88	0.70	0.22	88
Nonaccrual	0.74	0.76	59	0.66	0.54	65	0.74	0.76	59	0.56	0.46	64	0.37	0.57	37
Commercial and industrial															
30–89 days past due	0.20	0.22	57	0.16	0.36	26	0.10	0.23	32	0.12	0.31	25	0.05	0.30	14
90+ days past due	0.01	0.02	66	0.02	0.03	68	0.08	0.03	82	0.02	0.05	54	0.01	0.05	44
Nonaccrual	0.67	0.69	60	0.61	0.90	35	0.91	0.75	67	0.74	0.83	53	0.46	0.76	41
Individuals															
30–89 days past due	0.58	0.53	57	1.17	0.84	70	0.92	0.83	61	1.16	0.83	68	1.29	0.84	76
90+ days past due	0.18	0.11	76	0.31	0.15	77	0.23	0.14	75	0.32	0.17	77	0.35	0.16	80
Nonaccrual	0.45	0.22	79	0.23	0.19	63	0.27	0.28	64	0.22	0.17	65	0.21	0.23	59
Depository institution loans															
30–89 days past due	0	0.01	44	3.57	0.01	96	0	0	46	0	0	47		0	
90+ days past due	0	0	50	0	0	48	0	0	46	0	0	49		0	
Nonaccrual	0	0	47	0	0	48	0	0	47	0	0	48		0	
Agricultural															
30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	56	0	0.24	26	0	0.17	27
90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.44	25	0	0.76	25	0	0.49	24	3.18	0.67	91	2.46	0.75	85
Foreign governments															
30–89 days past due		0.03			10.34			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.40	0.13	84	0.23	0.26	64	0.49	0.18	82	0.38	0.20	77	0.02	0.17	36
90+ days past due	0.04	0.01	86	0.11	0.01	91	0.04	0.01	87	0.01	0.01	80	0.02	0.01	81
Nonaccrual	0.81	0.15	91	0.25	0.13	78	0.85	0.15	91	0.35	0.13	84	0.32	0.14	82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.48	0.47	61	0.64	0.73	46	0.63	0.65	63	0.70	0.67	62	0.82	0.71	62
	90+ days past due	1.76	0.28	89	1.34	0.24	89	1.50	0.33	88	1.31	0.31	88	1.04	0.46	84
	Nonaccrual	0.57	0.88	35	0.67	0.79	48	0.59	0.89	36	0.76	0.73	59	0.40	0.86	26
Revolving	30-89 days past due	0.43	0.31	75	0.80	0.50	74	0.69	0.48	72	0.75	0.45	78	0.86	0.50	83
	90+ days past due	0	0.03	67	0	0.03	31	0	0.03	65	0	0.05	51	0	0.05	25
	Nonaccrual	1.77	1.31	77	1.41	1.07	73	1.58	1.13	77	1.45	1	77	1.04	1.17	70
Closed-end	30-89 days past due	0.49	0.48	61	0.60	0.76	43	0.62	0.65	59	0.68	0.70	60	0.80	0.75	61
	90+ days past due	2.13	0.31	89	1.73	0.27	89	1.85	0.38	88	1.70	0.35	88	1.42	0.53	85
	Nonaccrual	0.32	0.85	22	0.45	0.77	34	0.36	0.87	24	0.55	0.70	48	0.17	0.84	15
Junior lien	30-89 days past due	0.01	0.01	54	0.03	0.02	69	0.02	0.02	66	0.02	0.02	55	0.03	0.03	68
	90+ days past due	0.02	0	96	0.01	0	85	0.03	0	96	0.01	0	84	0	0	53
	Nonaccrual	0.04	0.05	51	0.04	0.05	50	0.04	0.04	51	0.04	0.04	58	0.03	0.06	44
Commercial real estate	30-89 days past due	0.22	0.22	62	0.16	0.28	38	0.24	0.26	63	0.05	0.18	26	0.07	0.17	26
	90+ days past due	0.12	0.02	91	0.16	0.01	96	0.15	0.02	94	0.12	0.03	86	0.05	0.03	78
	Nonaccrual	0.96	0.62	75	0.60	0.32	80	0.94	0.62	73	0.21	0.23	55	0.32	0.28	67
Construction and development	30-89 days past due	0.26	0.22	72	0.14	0.32	45	0.23	0.28	59	0.07	0.28	43	0.12	0.21	46
	90+ days past due	0.17	0.01	93	0.11	0.01	93	0.22	0.01	98	0.10	0.02	88	0.11	0.02	87
	Nonaccrual	0.26	0.50	63	0.15	0.24	56	0.21	0.41	58	0.16	0.20	66	0.18	0.19	64
1-4 family	30-89 days past due	0	0.03	62	0.01	0.06	52	0.01	0.03	59	0	0.06	51	0.01	0.06	56
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.03	0.02	78	0.02	0.03	67	0.02	0.03	68	0.03	0.02	75	0.02	0.02	67
Other	30-89 days past due	0.26	0.16	79	0.13	0.24	55	0.22	0.22	67	0.07	0.20	53	0.11	0.13	62
	90+ days past due	0.17	0	94	0.11	0.01	94	0.22	0	98	0.10	0.01	94	0.11	0.02	89
	Nonaccrual	0.23	0.43	65	0.12	0.18	60	0.19	0.35	63	0.13	0.17	67	0.16	0.15	66
Multifamily	30-89 days past due	0	0.08	54	0.13	0.10	74	0	0.09	22	0.14	0.08	80	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.46	0.13	83	0.04	0.06	61	0.43	0.11	88	0.02	0.05	51	0.03	0.08	56
Nonfarm non-residential	30-89 days past due	0.23	0.20	63	0.17	0.27	38	0.28	0.23	67	0.03	0.14	18	0.03	0.17	14
	90+ days past due	0.10	0.02	86	0.21	0.02	96	0.13	0.02	89	0.15	0.03	89	0	0.03	51
	Nonaccrual	1.43	0.78	83	0.89	0.37	87	1.42	0.80	80	0.26	0.28	52	0.45	0.30	69
Owner Occupied	30-89 days past due	0.11	0.06	80	0.13	0.11	61	0.07	0.07	59	0.02	0.07	23	0.01	0.09	16
	90+ days past due	0.10	0	95	0.03	0.01	89	0.03	0	90	0.02	0.01	75	0	0.01	57
	Nonaccrual	0.99	0.32	93	0.27	0.20	63	0.69	0.27	89	0.24	0.16	70	0.42	0.17	88
Other	30-89 days past due	0.12	0.12	58	0.04	0.14	36	0.21	0.14	72	0.02	0.07	31	0.02	0.07	38
	90+ days past due	0	0.01	34	0.18	0.01	96	0.10	0.01	92	0.13	0.01	95	0	0.01	31
	Nonaccrual	0.44	0.40	60	0.63	0.16	92	0.73	0.44	72	0.01	0.10	25	0.03	0.13	27
Farmland	30-89 days past due	0	0.13	30	0.16	0.32	51	0.06	0.11	65	0	0.23	23	0.10	0.25	54
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	10.15	1.14	95	8.86	1.10	94	11.86	1.13	95	9.54	0.84	96	0.07	1.23	42
Credit card	30-89 days past due	1.01	0.75	70	1.69	1.31	71	1.55	0.95	81	1.77	1.19	83	1.69	1.22	78
	90+ days past due	1.39	0.56	86	1.75	0.83	78	1.56	0.63	90	1.67	0.78	82	1.48	0.73	85
	Nonaccrual	1.68	0.10	97	1.18	0.09	94	1.58	0.05	98	1.09	0.11	93	1.06	0.09	94

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	-175,938	-51,102	10,464	-74,149	-1,548,110
Retained earnings	19,436,397	18,278,734	19,016,684	18,315,160	16,578,417
Accumulated other comprehensive income (AOCI)	1,792,149	2,477,108	2,600,571	1,192,002	-111,908
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,052,608	20,704,740	21,627,719	19,433,013	14,918,399
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	4,324,818	4,387,372	4,340,934	4,394,052	2,495,822
Accumulated other comprehensive income-related adjustments	1,796,304	2,477,108	2,604,728	1,192,002	-111,908
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	14,931,486	13,840,260	14,682,057	13,846,959	12,534,485
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	14,931,486	13,840,260	14,682,057	13,846,959	12,534,485
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,116,137	1,769,587	2,116,137	1,769,603	1,331,122
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,116,137	1,769,587	2,116,137	1,769,603	1,331,122
Less: Additional tier 1 capital deductions	0	297	720	297	1,283
Additional tier 1 capital	2,116,137	1,769,290	2,115,417	1,769,306	1,329,839
Tier 1 Capital	17,047,623	15,609,550	16,797,474	15,616,265	13,864,324
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,662,633	2,005,112	1,933,826	1,982,396	2,035,971
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	770,323	732,699	919,725	716,700	577,842
Allowance for loan and lease losses in tier 2 capital	1,650,069	1,733,759	1,760,513	1,345,225	1,245,014
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	4,083,025	4,471,570	4,614,064	4,044,321	3,858,827
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	4,083,025	4,471,570	4,614,064	4,044,321	3,858,827
Exited advanced approach tier 2 capital					
Total capital	21,130,648	20,081,120	21,411,538	19,660,586	17,723,151
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	202,420,522	170,933,352	202,183,073	168,037,465	145,096,159
Less: Deductions from common equity tier 1 capital	4,324,818	4,387,669	4,340,934	4,394,349	2,497,105
Less: Other deductions	0		0	0	0
Total assets for leverage ratio	198,095,704	166,545,683	197,842,139	163,643,116	142,599,054
Total risk-weighted assets	142,798,837	147,756,180	141,973,781	142,064,554	122,432,212
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	10.46	12.54	20	9.37	11.59	14	10.34	12.35	20	9.75	12.11	16	10.24	12.09	23
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.94	13.31	26	10.56	12.25	23	11.83	13.08	30	10.99	12.78	24	11.32	12.85	30
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.80	15.37	49	13.59	14.01	45	15.08	15.23	54	13.84	14.36	52	14.48	14.45	64
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.61	9.15	37	9.37	9.43	50	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	28,316	28,432	28,329	28,444	28,594	-0.41	-60.65
Total property and casualty assets	28,299	28,410	28,310	28,392	28,540	-0.39	-60.52
Reinsurance recoverables (P/C)							
Total life and health assets	17	22	19	52	54	-22.73	-93.58
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	28,271	28,406	28,274	28,434	28,563	-0.48	-58.10
Total property and casualty equity	28,299	28,396	28,300	28,385	28,519	-0.34	-57.93
Total life and health equity	-28	10	-26	49	44		
Total insurance underwriting net income	-3	-28	-160	-129	-243		
Total property and casualty	-1	11	-85	-134	-209		
Total life and health	-2	-39	-75	5	-34		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	23		-100.00
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	5		-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	4,875	8,925	33,967	35,500	34,814	-45.38	-25.13
Other insurance activities income	4,875	8,925	33,967	35,500	34,814	-45.38	-4.19
Insurance and reinsurance underwriting income	0	0	0	0	0		-100.00
Premiums	0	0	0	0	0		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	52		-100.00
Net assets of insurance underwriting subsidiaries	0	28,410	0	28,392	28,540	-100.00	-100.00
Life insurance assets	2,008,767	1,973,131	2,003,191	1,959,591	1,759,567	1.81	21.10

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01	0	87	0.02	0.01	83	0.01	0	86	0.02	0.01	83	0.02	0.01	83
Insurance underwriting assets (P/C) / Total insurance underwriting assets	99.94	54.39	53	99.92	56.62	51	99.93	53.67	53	99.82	51.47	59	99.81	56.12	56
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.06	45.61	46	0.08	43.38	48	0.07	46.33	46	0.18	48.53	40	0.19	43.88	43
Separate account assets (L/H) / Total life assets	0	12.21	43	0	10.89	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	0.25	0.38	67	0.48	0.40	75	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	3	-0.06	0.05	4	-0.01	0.03	4	-0.01	0.08	1	-0.01	0.08	4
Insurance net income (P/C) / Equity (P/C)	-0.01	22.15	16	0.15	9.66	33	-0.30	15.59	15	-0.47	19.86	9	-0.73	15.64	13
Insurance net income (L/H) / Equity (L/H)		3.56		-1,560	-116.81	7		3.62		10.20	5.13	72	-77.27	1.99	5
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0.02	0	91	0	0	44	0.02	0	90	0.02	0	90
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.43	11	44	10.99	11.59	45	10.41	11.03	45	11.65	11.51	48	11.76	10.22	54
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	2,950,784	2,955,148	2,847,636	3,153,824	2,061,189
Real estate loans	13,036	15,401	12,513	15,730	23,864
Commercial and industrial loans	2,930,111	2,939,492	2,829,604	2,747,352	2,036,745
Loans to depository institutions and other banks acceptances	7,502	255	5,519	2,552	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	135	0	0	51	580
Lease financing receivables	0	0	0	388,139	0
Debt securities	1,982	2,000	2,009	2,000	1,802
Interest-bearing bank balances	92,246	154,753	101,768	176,145	170,482
Total selected foreign assets	3,045,012	3,111,901	2,951,413	3,331,969	2,233,473
Total foreign deposits	112,710	176,902	143,135	220,537	240,351
Interest-bearing deposits	112,710	176,902	143,135	220,537	240,351
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0.41	0.69	68	0.69	0.99	66	0.52	0.87	67	0.81	1.25	65	0.96	1.17	67
Cost: Interest-bearing deposits	0.05	0.13	51	0.72	0.79	46	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37		0.04	0.64	16		0.29		0.24	1.53	42
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases	-0.15	-6.17	65	25.58	12.26	75	-9.71	-2.40	39	53.01	22.48	85	0.06	7.24	40
Total selected assets	-2.15	-2.56	54	27.08	7.32	76	-11.42	2.04	29	49.18	12.40	88	2.47	3.24	49
Deposits	-36.29	2.95	13	-61.06	13.75	6	-35.10	3.46	13	-8.24	10.36	16	-50.38	5	19

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		-100.00
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	43,505	42,850	42,850	42,850	17,700	1.53	112.20
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	43,505	42,850	42,850	42,850	17,700	1.53	112.20

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0.02	0.02	0.02	0.03	0.01
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0.02	0.02	0.02	0.03	0.01
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	1.01	1.39	1.11	1.45	1.96

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		-100.00
Total past due securitized assets	0	0	0	0	0		-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		-100.00

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1,884	1,749	7,741	5,942	5,011	7.72	70.19
Dividends	0	0	0	0	0		
Interest	1,884	1,749	7,741	5,942	5,011	7.72	70.19
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	898	3,002	6,498	15,718	18,302	-70.09	-72.49
Dividends	0	0	0	0	0		
Interest	898	3,002	6,498	15,718	18,302	-70.09	-72.49
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	285	365,261	1,286,077	2,156,024	1,890,833	-99.92	-99.94
Dividends	0	365,000	1,285,000	2,155,000	1,890,000	-100.00	-100.00
Interest	285	261	1,077	1,024	833	9.20	301.41
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	3,067	370,012	1,300,316	2,177,684	1,914,146	-99.17	-99.40
Securities gains (losses)	481	-376	3,787	172	0		
Other operating income	399	1,246	-1,022	2,918	458	-67.98	923.08
Total operating income	3,947	370,882	1,303,081	2,180,774	1,914,604	-98.94	-99.23
Operating Expenses							
Personnel expenses	1,233	0	2,591	3,939	36		5504.55
Interest expense	63,189	68,850	263,638	264,880	210,399	-8.22	39.69
Other expenses	8,796	7,239	25,726	63,535	34,479	21.51	83.90
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	73,218	76,089	291,955	332,354	244,914	-3.77	46.32
Income (loss) before taxes	-69,271	294,793	1,011,126	1,848,420	1,669,690		
Applicable income taxes (credit)	-16,297	-16,542	-64,698	-69,288	-48,804		
Extraordinary items							
Income before undistributed income of subsidiaries	-52,974	311,335	1,075,824	1,917,708	1,718,494		
Equity in undistributed income of subsidiaries	746,730	-264,728	351,024	593,981	474,236		
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	746,730	-264,728	351,024	593,981	474,236		
Net income (loss)	693,756	46,607	1,426,848	2,511,689	2,192,730	1388.52	112.45
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	746,730	100,272	1,636,024	2,748,981	2,364,236	644.70	110.25

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	81,878	0.27	83,723	0.27	81,330	0.26	80,898	79,836	-2.20	1.55
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	79,722	0.26	79,722	0.26	79,722	0.25	79,722	79,722	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	2,156	0.01	4,001	0.01	1,608	0.01	1,176	114	-46.11	137.18
Investment in nonbank subsidiaries	322,913	1.05	439,738	1.44	313,577	0.98	411,470	545,896	-26.57	-59.50
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	322,500	1.04	438,617	1.44	313,576	0.98	411,470	543,067	-26.47	-59.49
Other receivables	413	0	1,121	0	1	0	0	2,829	-63.16	-60.89
Investment in subsidiary holding companies	25,244,356	81.80	24,438,588	80	25,249,725	79.23	23,811,165	17,948,940	3.30	38.79
Common and preferred stock	25,207,396	81.68	24,404,725	79.89	25,213,799	79.12	23,778,618	17,920,599	3.29	38.78
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	36,960	0.12	33,863	0.11	35,926	0.11	32,547	28,341	9.15	49.61
Other receivables	0	0	0	0	0	0	0	0		-100.00
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	4,821,859	15.62	5,012,603	16.41	5,697,869	17.88	4,841,196	3,762,281	-3.81	65.73
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,366	0	1,412	0	1,378	0	1,424	1,466	-3.26	-15.21
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	390,212	1.26	571,764	1.87	525,689	1.65	425,936	263,303	-31.75	-21.47
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	30,862,584	100.00	30,547,828	100.00	31,869,568	100.00	29,572,089	22,601,722	1.03	37.32
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	1,071,149	3.47	2,021,388	6.62	700,020	2.20	1,458,206	752,997	-47.01	129.62
Borrowings with maturity over 1 year	4,832,040	15.66	3,932,750	12.87	5,329,956	16.72	4,331,642	3,189,405	22.87	131.21
Subordinated notes and debentures	2,059,437	6.67	2,252,660	7.37	2,181,036	6.84	2,080,882	1,985,578	-8.58	-40.19
Other liabilities	299,095	0.97	464,835	1.52	546,092	1.71	497,666	421,970	-35.66	108.10
Balance due to subsidiaries and related institutions	5,699	0.02	3,346	0.01	1,408	0	1,078	2,251	70.32	-23.86
Total liabilities	8,267,420	26.79	8,674,979	28.40	8,758,512	27.48	8,369,474	6,352,201	-4.70	34.41
Equity Capital	22,595,164	73.21	21,872,849	71.60	23,111,056	72.52	21,202,615	16,249,521	3.30	38.42
Perpetual preferred stock (income surplus)	2,116,137	6.86	1,769,587	5.79	2,116,137	6.64	1,769,603	1,331,122	19.58	58.97
Common stock	2,051,042	6.65	2,051,042	6.71	2,051,042	6.44	2,051,042	2,051,042	0.00	0.00
Common surplus	3,591,883	11.64	3,596,614	11.77	3,635,222	11.41	3,598,730	2,871,390	-0.13	33.67
Retained earnings	18,862,816	61.12	17,677,256	57.87	18,383,883	57.68	18,315,160	16,578,417	6.71	50.07
Accumulated other comprehensive income	1,792,149	5.81	2,477,108	8.11	2,600,571	8.16	1,192,002	-111,908	-27.65	162.18
Other equity capital components	-5,818,863	-18.85	-5,698,758	-18.66	-5,675,799	-17.81	-5,723,922	-6,470,542		
Total liabilities and equity capital	30,862,584	100.00	30,547,828	100.00	31,869,568	100.00	29,572,089	22,601,722	1.03	37.32
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	5,561	0.02	3,346	0.01	1,408	0	1,078	2,251	66.20	-99.28
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.09	12.54	52	0.86	3.93	20	6.33	7.29	34	12.63	9.68	82	13.63	10.40	85
Bank net income / Average equity investment in banks	0	12.55	1	0	4.73	15	0	7.45	9	0	10.51	2	0	11.19	1
Nonbank net income / Average equity investment in nonbanks		12.53			5.73			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs	11.85	11.69	55	1.66	3.62	36	6.63	7.01	62	12.38	8.55	71	13.36	8.78	82
Bank net income / Parent net income	0	95.97	4	0	95.67	6	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income	107.64	65.70	90	215.14	89.02	93	114.66	68.34	85	109.45	74	88	107.82	72.48	92
Leverage															
Total liabilities / Equity capital	36.59	17.74	85	39.66	19.50	80	37.90	20.06	81	39.47	20.43	80	39.09	20.88	80
Total debt / Equity capital	35.24	11.90	86	37.52	13.54	82	35.53	14.41	83	37.12	14.31	81	36.48	14.69	81
Total debt + notes payable to subs that issued TPS / Equity capital	35.24	14.30	86	37.52	15.86	82	35.53	16.67	82	37.12	16.36	81	36.48	17.10	81
Total debt + Loans guaranteed for affiliate / Equity capital	35.24	12.02	86	37.52	13.93	82	35.53	14.68	83	37.12	14.56	81	36.48	15.14	81
Total debt / Equity capital – excess over fair value	35.37	12	86	37.66	13.68	83	35.65	14.52	83	37.26	14.51	81	36.66	14.81	81
Long-term debt / Equity capital	30.50	11.33	86	28.28	12.46	79	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80
Short-term debt / Equity capital	4.74	0.52	91	9.24	0.88	92	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84
Current portion of long-term debt / Equity capital	0.02	0.04	84	0.02	0.05	84	0.01	0.06	83	0.01	0.05	82	0.01	0.14	80
Excess cost over fair value / Equity capital	0.35	0.10	88	0.36	0.10	86	0.34	0.08	88	0.38	0.12	86	0.49	0.12	89
Long-term debt / Consolidated long-term debt	63.93	35.48	76	43.83	27.67	68	63.63	34.67	77	51.26	28.44	72	45.77	28.63	69
Double Leverage															
Equity investment in subs / Equity capital	111.91	102.85	88	111.94	103.91	88	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83
Total investment in subs / Equity capital	113.52	108.21	80	114.12	111.18	79	110.96	110.16	74	114.63	111.07	79	114.31	112.48	70
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.97	0.22	87	14.01	1.22	95	1.53	0.47	86	1.06	0.36	80	0.80	0.35	74
Equity investment in subs – equity cap / Net income-div (X)	1.41	0.74	83		2.81		4.02	1.82	85	1.54	1.22	67	1.08	1.22	59
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	7.87	111.20	6	134.72	154.20	51	116.86	136.59	44	202.25	177.68	65	240.16	162.34	83
Cash from ops + noncash items + op expense / Op expense + dividend	-71.05	98.58	6	125.81	176.81	41	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-202.65	85.35	3	164.95	90.08	79	138.36	134.08	63	168.50	116.34	87	114.78	103.19	67
Pretax operating income + interest expense / Interest expense	-9.63	1,142.88	20	528.17	2,355.68	37	483.53	2,016.32	29	797.83	1,968.54	35	893.58	2,898.75	43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-9.63	1,357.31	17	528.17	1,688.78	34	483.53	1,539.23	28	796.63	1,632.83	35	893.58	1,369.37	43
Dividends + interest from subsidiaries / Interest expense + dividends	1.10	117.86	13	131.41	186.57	45	113.30	150.43	37	207.68	210.80	58	243.89	188.90	75
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	27.12	33.13	57	2.25	20.55	27	13.55	35.64	40	26.74	57.11	59	28.34	33.93	59
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.58	3.97	88	10.01	2.60	86	15.33	3.85	92	11.53	2.64	88	14.09	2.61	93
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.66	1.80	75	0.74	3.20	72	0.64	2.66	72	0.82	5.62	69	1.05	5.50	69
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.01	0.07	82	0.02	0.08	79	0.01	0.08	79	0.02	0.19	75	0.02	0.21	74

BHC Name

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Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		74.87		68.33	61.08	62	82.17	81.10	60	40.87	57.84	37	33.43	57.26	26
Dividends declared / Net income.....	30.97	23.13	60	456.42	81.32	95	61.96	42.29	78	31.20	33.08	49	26.20	27.33	38
Net income – dividends / Average equity.....	8.35	9.52	44	-3.06	0.55	20	2.41	4.14	27	8.69	6.46	80	10.06	7.33	83
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	101.14	15	0	182.33	14	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries.....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	171.58	3.48	95	145.36	4.85	94	274.97	21.40	92	329.01	16.86	96
Dividends from all subsidiaries.....	0	128.99	8	171.58	229.19	53	145.36	174.85	49	274.97	260.40	70	329.01	215.26	79
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....		30.63			123.04			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.12			0.70			0.36			0.54			0.52	
Management and service fees from bank subsidiaries.....		1.08			2.97			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries.....		33.49			148.03			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries.....		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries.....		69.48			76.32			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	28.44	27	364.01	119.72	89	78.54	43.51	76	78.39	61.23	50	79.94	48.56	65
Interest income from subsidiary holding companies.....	0.04	6.44	55	0.26	12.80	57	0.07	8.40	57	0.04	6.54	53	0.04	3.95	57
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	1	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	0.04	34.47	35	364.27	135.14	84	78.61	55.20	66	78.43	76.49	46	79.98	61.19	61
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	58.57	15	0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	47.73	0.72	96	0.47	2.52	65	0.59	0.63	73	0.27	0.80	63	0.26	0.92	67
Management and service fees from bank subsidiaries.....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	47.73	71.70	25	0.47	76.26	8	0.59	82.20	8	0.27	78.80	10	0.26	74.20	11
Dividends from nonbank subsidiaries.....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	22.75	0.82	94	0.81	1.82	81	0.50	0.73	84	0.72	1.19	81	0.96	2.32	79
Management and service fees from nonbank subsidiaries.....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	22.75	10.59	78	0.81	9.13	66	0.50	4.70	56	0.72	7.29	47	0.96	7.64	58
Dividends from subsidiary holding companies.....	0	1.03	46	98.41	1.54	99	98.61	2.53	99	98.82	4.52	98	98.71	5.15	98
Interest income from subsidiary holding companies.....	7.22	0.13	94	0.07	0.40	89	0.08	0.11	90	0.05	0.20	89	0.04	0.37	88
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	7.22	2.35	89	98.48	5.35	95	98.70	4.56	96	98.87	6.08	95	98.76	6.79	97
Loans and advances from subsidiaries / Short term debt.....	0	142.34	12	0	447.79	11	0	135.13	12	0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt.....	0	29.59	12	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12